

2019 Current Fiscal Year Report: FDIC Advisory Committee on Community Banking

Report Run Date: 06/05/2019 10:49:41 PM

1. Department or Agency		2. Fiscal Year	
Federal Deposit Insurance Corporation		2019	
3. Committee or Subcommittee		3b. GSA Committee No.	
FDIC Advisory Committee on Community Banking		70457	
4. Is this New During Fiscal Year?	5. Current Charter	6. Expected Renewal Date	7. Expected Term Date
No	07/27/2017	07/27/2019	
8a. Was Terminated During Fiscal Year?	8b. Specific Termination Authority	8c. Actual Term Date	
No			
9. Agency Recommendation for Next Fiscal Year	10a. Legislation Req to Terminate?	10b. Legislation Pending?	
Continue	No	Not Applicable	
11. Establishment Authority		Agency Authority	
12. Specific Establishment Authority	13. Effective Date	14. Committee Type	14c. Presidential?
May 29, 2009, Board Resolution	05/29/2009	Continuing	No
15. Description of Committee National Policy Issue Advisory Board			
16a. Total Number of Reports	No Reports for this Fiscal Year		
17a. Open 1	17b. Closed 0	17c. Partially Closed 0	Other Activities 0
17d. Total 1			

Purpose	Start	End
Committee Member Discussion of Local Banking Conditions; Supervision Update; FDIC Ombudsman Update; Industry Collaboration Initiatives; Deposit Insurance Assessment Pricing for Small Institutions; and Interest Rate Restrictions Applicable to Less Than Well-Capitalized Banks.	10/10/2018	10/10/2018

Number of Committee Meetings Listed: 1

	Current FY	Next FY
18a(1). Personnel Pmts to Non-Federal Members	\$0.00	\$0.00
18a(2). Personnel Pmts to Federal Members	\$0.00	\$0.00
18a(3). Personnel Pmts to Federal Staff	\$0.00	\$0.00
18a(4). Personnel Pmts to Non-Member Consultants	\$0.00	\$0.00
18b(1). Travel and Per Diem to Non-Federal Members	\$0.00	\$0.00
18b(2). Travel and Per Diem to Federal Members	\$0.00	\$0.00
18b(3). Travel and Per Diem to Federal Staff	\$0.00	\$0.00
18b(4). Travel and Per Diem to Non-member Consultants	\$0.00	\$0.00
18c. Other(rents,user charges, graphics, printing, mail, etc.)	\$0.00	\$0.00

18d. Total	\$0.00	\$0.00
19. Federal Staff Support Years (FTE)	0.00	0.00

20a. How does the Committee accomplish its purpose?

The purpose of the Committee is to provide advice and recommendations to the FDIC on a broad range of policy issues that have a particular impact on small community banks throughout the United States and the local communities that are served by community banks, including a focus on rural areas. The Committee reviews various issues that include, but are not limited to, the latest examination policies/procedures, credit/lending practices, deposit insurance assessments, insurance coverage issues, and regulatory compliance matters. The committee also discusses challenges to the continued growth and ability of community banks to extend financial services in their local markets in the current environment.

20b. How does the Committee balance its membership?

Members are appointed who can effectively represent the varied and diverse interests affected by the issues to be considered. Members of the Committee represent community banks of various sizes and charter types, both rural and urban, including a cross-section of individuals from different regions of the country. Other members of the Committee may include representatives of the public sector, small businesses, non-for-profit community organizations or other entities that rely on community banks to provide credit and other banking services in their communities, as well as one or more representatives from academic institutions.

20c. How frequent and relevant are the Committee Meetings?

Estimated Number of Meetings per Year - 3.

20d. Why can't the advice or information this committee provides be obtained elsewhere?

The Committee will be utilized to gather more timely information and promote discussion and debate on a variety of current and emerging issues impacting community banks and will help the FDIC to better identify and prioritize issues of concern, and if necessary, to develop and implement strategies and methods to promote the continued growth and prosperity of community banks. The Committee may explore policy options for changes in statutes, regulations or supervisory practices or procedures that will assist community banks in better serving their communities while assuring the continued safety and soundness of the institutions.

20e. Why is it necessary to close and/or partially closed committee meetings?

N/A

21. Remarks

Designated Federal Officer

Chad R. Davis Deputy to the Chairman for External Affairs

Committee Members	Start	End	Occupation	Member Designation
Bear-Payne, Tiffany	09/01/2016	09/01/2019	President and CEO, Security Bank USA, Bemidji, Minnesota	Representative Member
Beshear, Dick	03/23/2019	03/22/2021	Chairman, President, and CEO, First Security Bank and Trust Company, Oklahoma City, Oklahoma	Representative Member
Dakri, Asif	09/01/2016	09/01/2019	Vice Chairman and CEO, Wallis State Bank, Houston, Texas	Representative Member
DeBiasi, Fred	09/30/2018	09/29/2020	President and CEO, American Savings Bank, Middletown, Ohio	Representative Member
Donnelly, Christopher	07/10/2018	07/10/2020	President and CEO, Bank of the Prairie, Olathe, Kansas	Representative Member
Edwards, James	09/30/2018	09/29/2020	CEO, United Bank, Zebulon, Georgia	Representative Member
Emmons, Christopher	01/28/2015	12/31/2018	CEO, Gorham Savings Bank, Gorham, Maine	Representative Member
Epstein, Keith	01/01/2019	01/01/2021	Executive Vice President and CEO, Roxboro Savings Bank, SSB, Roxboro, North Carolina	Representative Member
Hanrahan, David	09/01/2016	09/01/2019	Individual	Representative Member
Hartings, Jack	01/28/2015	12/31/2018	President and CEO, The Peoples Bank Corp., Coldwater, Ohio	Representative Member
Kelly, Danny	09/01/2016	09/01/2019	President and CEO, The Hometown Bank of Alabama, Oneonta, Alabama	Representative Member
Kelly, Kenneth	09/30/2018	09/29/2020	Chairman and CEO, First Independence Bank, Detroit, Michigan	Representative Member
Kimbell, Bruce	01/01/2019	01/01/2021	President and CEO, First Community Bank of the Heartland, Clinton, Kentucky	Representative Member
Leavitt, Thomas	01/01/2019	01/01/2021	President and CEO, Northfield Savings Bank, Northfield, Vermont	Representative Member
Maley, Lori	01/01/2019	01/01/2021	President and CEO, Bank of Bird-in-Hand, Bird-in-Hand, Pennsylvania	Representative Member
Menon, Arvind	01/28/2015	12/31/2018	President and CEO, Meadows Bank	Representative Member
Scully, Mary Ann	01/28/2015	12/31/2018	Chairman and CEO, Howard Bank, Ellicott City, Maryland	Representative Member
Shettlesworth, Alan	09/30/2018	09/29/2020	President and COO, Main Bank, Albuquerque, New Mexico	Representative Member
Stuchlik, Cathy	03/23/2019	03/22/2021	Chairwoman and President, Clackamas County Bank, Sandy, Oregon	Representative Member
Thompson, Gwen	01/28/2015	12/31/2018	President and CEO, Clover Community Bank, Clover, South Carolina	Representative Member
Tolomer, John	01/28/2015	12/31/2018	President and CEO, The Westchester Bank, Yonkers, New York	Representative Member
Turner, Joseph	09/01/2016	09/01/2019	President and CEO, Great Southern Bank, Springfield, Missouri	Representative Member

Walker, Louise	09/30/2018	09/29/2020	President and CEO, First Northern Bank of Dixon, Dixon, California	Representative Member
Williams, Len	02/02/2018	02/02/2020	President and CEO, People's Intermountain Bank, American Fork, Utah	Representative Member

Number of Committee Members Listed: 24

Narrative Description

The advisory committee supports the FDIC through its advice and recommendations on a broad range of policy issues that have a particular impact on small community banks from around the nation, and the local communities they serve, with a focus on rural areas. The committee reviews various issues that include, but are not limited to, the latest examination policies/procedures, credit/lending practices, deposit insurance assessments, insurance coverage issues, and regulatory compliance matters. The committee also discusses challenges to the continued growth and ability of community banks to extend financial services in their local markets. After each Community Bank Advisory Committee meeting, FDIC staff prepares detailed minutes of the meeting and posts them on the FDIC's external website so that the public can be well-informed about the issues discussed, and suggestions made, during the meeting. To the extent appropriate, staff considers the views of the Advisory Committee members in developing and formulating corporate policies and procedures.

What are the most significant program outcomes associated with this committee?

Checked if Applies

Improvements to health or safety	<input type="checkbox"/>
Trust in government	<input checked="" type="checkbox"/>
Major policy changes	<input checked="" type="checkbox"/>
Advance in scientific research	<input type="checkbox"/>
Effective grant making	<input type="checkbox"/>
Improved service delivery	<input checked="" type="checkbox"/>
Increased customer satisfaction	<input checked="" type="checkbox"/>
Implementation of laws or regulatory requirements	<input checked="" type="checkbox"/>
Other	<input type="checkbox"/>

Outcome Comments

N/A

What are the cost savings associated with this committee?

Checked if Applies

None	<input type="checkbox"/>
Unable to Determine	<input checked="" type="checkbox"/>

Under \$100,000	<input type="checkbox"/>
\$100,000 - \$500,000	<input type="checkbox"/>
\$500,001 - \$1,000,000	<input type="checkbox"/>
\$1,000,001 - \$5,000,000	<input type="checkbox"/>
\$5,000,001 - \$10,000,000	<input type="checkbox"/>
Over \$10,000,000	<input type="checkbox"/>
Cost Savings Other	<input type="checkbox"/>

Cost Savings Comments

N/A

What is the approximate Number of recommendations produced by this committee for the life of the committee?

0

Number of Recommendations Comments

No recommendations or reports have been formally conveyed by the Committee to the FDIC, but the Committee serves as an effective vehicle for the FDIC to gain insight into the role and challenges faced by community banks.

What is the approximate Percentage of these recommendations that have been or will be Fully implemented by the agency?

0%

% of Recommendations Fully Implemented Comments

N/A

What is the approximate Percentage of these recommendations that have been or will be Partially implemented by the agency?

0%

% of Recommendations Partially Implemented Comments

N/A

Does the agency provide the committee with feedback regarding actions taken to implement recommendations or advice offered?

Yes ☒ No ☐ Not Applicable ☐

Agency Feedback Comments

At each committee meeting, FDIC staff provides an update to the Committee members on actions taken since the last committee meeting, particularly on issues raised by the committee members. On occasion, we may also provide updates to the committee members via conference calls between meetings.

What other actions has the agency taken as a result of the committee's advice or recommendation?

Checked if Applies

Reorganized Priorities	<input type="checkbox"/>
Reallocated resources	<input type="checkbox"/>
Issued new regulation	<input type="checkbox"/>
Proposed legislation	<input type="checkbox"/>
Approved grants or other payments	<input type="checkbox"/>
Other	<input type="checkbox"/>

Action Comments

N/A

Is the Committee engaged in the review of applications for grants?

No

Grant Review Comments

N/A

How is access provided to the information for the Committee's documentation?

Checked if Applies

Contact DFO	<input type="checkbox"/>
Online Agency Web Site	<input checked="" type="checkbox"/>
Online Committee Web Site	<input type="checkbox"/>
Online GSA FACA Web Site	<input checked="" type="checkbox"/>
Publications	<input type="checkbox"/>
Other	<input checked="" type="checkbox"/>

Access Comments

Access to committee information may be obtained from the CMO and is also available in the FDIC Public Information Center.